

Information to identify the case:

Debtor 1	<u>Ronald Lancz</u>	Social Security number or ITIN	xxx-xx-5773
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court	District of New Jersey		
Case number:	16-22352-MBK		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Ronald Lancz

6/16/17

By the court: Michael B. Kaplan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Ronald Lancz
 Debtor

Case No. 16-22352-MBK
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
 Form ID: 318

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 Total Noticed: 33

Date Rcvd: Jun 16, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 18, 2017.

db	+Ronald Lancz, 803 Twin Oaks Drive, Lakewood, NJ 08701-7151
acc	Gershon Biegeleisen & Co., 1111 Madison Ave., Lakewood, NJ 08701
cr	+The Bank of New York Mellon fka The Bank of New Yo, c/o Deily, Mooney & Glastetter, LLP, 8 Thurlow Terrace, Albany, NY 12203-1006
516257917	+Bank of New York, c/o Kivitz McKeever Lee, Sentry Office Plaza, 216 Haddon Ave., Suite 406, Collingswood, NJ 08108-2812
516281898	+NJ Natural Gas Co., PO Box 1464, Wall, NJ 07719-1464
516296074	Navient Solutions, Inc. on behalf of, Department of Education Loan Services, PO BOX 9635, Wilkes-Barre, PA 18773-9635
516281897	+New York State Workers Comp Board, Finance Office, Assessment Unit, 328 State St., RM 331, Schenectady, NY 12305-3201
516419255	++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245
	(address filed with court: State of New Jersey, Department of Treasury, Division of Taxation, PO Box 245, Trenton, NJ 08695-0245)
516469159	+The Bank of New York Mellon Trustee (See 410), c/o Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
516770821	The Bank of New York Mellon fka The Bank of New, c/o Shellpoint Mortgage Servicing, PO Box 10826, Greenville SC 29603-0826
516363001	+Toyota Lease Trust, c/o Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
516281901	+United Healthcare, c/o Parsons Behle & Latimer, 800 West Main Street, Suite 1300, Boise, ID 83702-5948
516281902	Violations Processing Center, PO Box 15186, Albany, NY 12212-5186

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr	+EDI: QTJORR.COM Jun 16 2017 21:58:00 Thomas Orr, Law Office of Thomas J. Orr, 321 High Street, Burlington, NJ 08016-4411
smg	E-mail/Text: usanj.njbankr@usdoj.gov Jun 16 2017 22:12:14 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Jun 16 2017 22:12:12 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
516308429	EDI: GMACFS.COM Jun 16 2017 21:58:00 Ally Financial, PO Box 130424, Roseville MN 55113-0004
516281888	+EDI: GMACFS.COM Jun 16 2017 21:58:00 Ally Financial, 200 Renaissance Ctr, Detroit, MI 48243-1300
516281889	+EDI: AMEREXPR.COM Jun 16 2017 21:58:00 American Express, PO Box 297871, Fort Lauderdale, FL 33329-7871
516281890	EDI: CAPITALONE.COM Jun 16 2017 21:58:00 Capital One, PO Box 30285, Salt Lake City, UT 84130-0285
516281892	+EDI: CHASE.COM Jun 16 2017 21:58:00 Chase, Bank One Card Services, 800 Brooksedge Blvd., Westerville, OH 43081-2822
516281891	EDI: CHASE.COM Jun 16 2017 21:58:00 Chase, PO Box 15298, Wilmington, DE 19850-5298
516281893	EDI: CHASE.COM Jun 16 2017 21:58:00 Chase Card, Post Office Box 15148, Wilmington, DE 19850-5148
516281894	EDI: CITICORP.COM Jun 16 2017 21:58:00 Citi, PO Box 6500, Sioux Falls, SD 57117-6500
516281895	EDI: IIC9.COM Jun 16 2017 21:58:00 IC System, Inc., 444Highway 96 East, Post Office Box 64437, Saint Paul, MN 55164-0437
516257920	EDI: IRS.COM Jun 16 2017 21:58:00 Internal Revenue Service, 1111 Constitution Ave., N.W., Washington, DC 20224
516281896	EDI: NAVIENTFKASMSERV.COM Jun 16 2017 21:58:00 Navient, PO Box 9640, Wilkes Barre, PA 18773-9640
516281900	EDI: RMSC.COM Jun 16 2017 21:58:00 Synchrony Bank, Attn: Bankruptcy Dept., PO Box 965061, Orlando, FL 32896-5061
516406932	EDI: RMSC.COM Jun 16 2017 21:58:00 Synchrony Bank, c/o Recovery Management Systems Corp, 25 SE 2nd Ave Suite 1120, Miami FL 33131-1605
516317481	EDI: RMSC.COM Jun 16 2017 21:58:00 Synchrony Bank, c/o of Recovery Management Systems Corp, 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
516257921	EDI: TFSR.COM Jun 16 2017 21:58:00 Toyota Motor Credit, 4 Gatehall Drive, Suite 350, Parsippany, NJ 07054
516417406	EDI: BL-TOYOTA.COM Jun 16 2017 21:58:00 Toyota Motor Credit Corporation, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
516634874	+E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Jun 16 2017 22:12:12 United States Trustee, One Newark Center, Suite 2100, Newark, NJ 07102-5235

TOTAL: 20

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

District/off: 0312-3

User: admin
Form ID: 318

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Total Noticed: 33

Date Rcvd: Jun 16, 2017

516257919* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346,
PHILADELPHIA PA 19101-7346
(address filed with court: Internal Revenue Service, Attn: Special Procedures,
955 South Springfield Avenue, PO Box 724, Bldg. A, 3rd Floor, Springfield, NJ 07081)
516257918* Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
516281899* ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,
TRENTON NJ 08646-0245
(address filed with court: State of New Jersey, Division of Taxation, Bankruptcy Section,
PO Box 245, Trenton, NJ 08646-0245)
516257922* ++TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026
(address filed with court: Toyota Motor Credit, 4 Gatehall Drive - Suite 350,
Parsippany, NJ 07054)
516428496* +Toyota Lease Trust, c/o TOYOTA MOTOR CREDIT CORPORATION, PO BOX 9013,
ADDISON, TEXAS 75001-9013
516363023* +Toyota Lease Trust, c/o Toyota Motor Credit Corporation, PO Box 9013,
Addison, Texas 75001-9013

TOTALS: 0, * 6, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 18, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 16, 2017 at the address(es) listed below:

Brian W. Hofmeister on behalf of Debtor Ronald Lancz bwh@hofmeisterfirm.com
Denise E. Carlon on behalf of Creditor The Bank of New York Mellon fka The Bank of New York,
as Trustee for the certificateholders of the CWABS, Inc., Asset-Backed Certificates, Series
2007-8 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Denise E. Carlon on behalf of Creditor Toyota Motor Credit Corporation
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Jeffrey M. Sponder on behalf of U.S. Trustee United States Trustee
jeffrey.m.sponder@usdoj.gov, jeffrey.m.sponder@usdoj.gov
Thomas Orr tom@torrlaw.com, Torr@ecf.epigsystems.com
Thomas J Orr on behalf of Trustee Thomas Orr tom@torrlaw.com, xerna@aol.com
United States Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7